



# TRANSITION QUICKGUIDE: TAKE CHARGE OF PLANNING AND MANAGING YOUR OWN HEALTH AND CAREER GOALS

This information is for youth and young adults, including those with disabilities and chronic health conditions, from ages 12-30. With support from families, health care providers, workforce professionals, and others, young people can gain self-care and decision-making skills to take charge of planning and managing their own health and career goals.

Because the ability to manage one's health and wellness is critical to going to school, learning, and transitioning into employment, planning your health and career goals goes hand in hand. The first step to making your career dream a reality is taking care of your health. This checklist provides information and resources about health insurance coverage, self-care, health care transition, decision-making, and career planning and management.

## HEALTH INSURANCE COVERAGE

Health insurance coverage pays for provider services, medications, hospital care, and special equipment when you're sick. It is also important when you're *not* sick. Insurance coverage includes preventive health services, immunizations, mental/behavioral health services, and more to help you and your family stay healthy.

Understanding these key health insurance words will help you manage your health insurance coverage.

**Co-insurance** is your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the allowed amount for the service. You pay co-insurance plus any deductibles you owe.

**Co-payment** or copay is the amount you may be required to pay for a covered service (for example, \$30). It is usually paid at the time you receive the service.

**Deductible** is the amount you owe for health care services before your health insurance or plan begins to pay. For example, if your deductible is \$1,000, your insurance provider won't pay anything except for preventive care until you've met your \$1,000 deductible.

**Premium** is the amount that must be paid for your health insurance or plan. You, your employer, and/or your parents usually pay it monthly, quarterly, or yearly. It is not included in your deductible, your copayment, or your co-insurance.

**Network** is the facilities, providers, and suppliers your health insurer has contracted with to provide health care services. Contact your insurance company to find out which providers are in-network. Networks can change. Check with your provider each time you make an appointment, so you can know how much you will have to pay. If a provider is out-of-network, it might cost you more to see them.



## What do I need to know?

- Your options for health insurance coverage depend on a variety of factors, including your age, state of residence, income level, employment status, and other personal circumstances.
- The costs you are responsible for – co-insurance, co-payment, deductible, and premium.
- The cost difference between seeing a provider *in-network* and *out-of-network*.
- The cost you have to pay for prescription medicine.
- Limits on the number of visits for certain services, such as physical therapy or home health care.
- Requirements for approval to see a specialist or go to the hospital.

## Resources You Can Use

- ▶ [Healthcare.Gov](#) is the destination for the Health Insurance Marketplace if you do not have coverage through a job, Medicaid, CHIP or another source. It provides information about health care plans and prices to help you decide what plan would be a good fit for you and within your budget.
- ▶ [From Coverage to Care](#) provides written resources and videos to help people with new health care coverage understand their benefits and connect to care. The [From Coverage to Care, A Roadmap to Better Care and a Healthier You](#) provides information from start to finish on how to get and manage your health care insurance coverage.
- ▶ [Young Invincibles FAQs](#) provide answers to frequently asked questions about health care law, including the Affordable Care Act.
- ▶ The [Catalyst Center](#) provides information related to health insurance for youth with disabilities and their families.

Health care coverage purchased through the Health Insurance Marketplace has no lifetime or annual caps on essential health benefits, and preexisting conditions exclusions have been eliminated.

## SELF-CARE

Self-care involves actions you take to care for your physical and mental health. These include learning about your medical conditions, how often you need to take your medications, and how to make your own appointments.

### What do I need to know?

- Taking charge of your own health care takes time and patience. Seeing your provider alone, making your own appointments, and filling prescriptions may be challenging at first but gets easier with practice.
- Learn as much as possible about your health needs, your family history, your medical condition and your medications, what preventive steps help you stay healthy, and what to do in case of a medical emergency.



- ❑ Use a calendar, either a paper one or one on your phone, to keep track of doctors' appointments and medication refills.
- ❑ Have your insurance card with you at all times. If you don't have an insurance card or another document to use as proof of your insurance, ask your parents or family how to get it or contact your insurance provider.
- ❑ Save the phone numbers and addresses of your doctor(s) and pharmacy in your cell phone or on a card in your wallet. Oftentimes a pharmacy will require the name and address of your doctor, so it's a good thing to have.
- ❑ Keep a medical summary on your phone or in your wallet that lists your diagnosis, medications, allergies, emergency contacts, and past medical services.

### Resources You Can Use

- ▷ Got Transition's [Sample Medical Summary and Emergency Care Plan](#) can be useful to keep track of your medical information. Work with your health care provider to fill it out.
- ▷ [Disability.Gov](#) connects people with disabilities, their families, and their caregivers to resources on topics such as benefits, civil rights, community life, education, emergency preparedness, employment, health, housing, technology, and transportation. Learning about disability-related programs, services, policies, laws, and regulations is another crucial element to taking care of yourself.

## HEALTH CARE TRANSITION

Health care transition is the purposeful, planned movement of adolescents and young adults from child-centered to adult-centered medical care.

### What do I need to know?

- ❑ Every young adult transitions to adult care and most to a new doctor(s), usually between ages 18 and 21.
- ❑ Adult-centered care is different from pediatric care. Parents and family are no longer in charge after age 18 - **you are**. Finding an adult doctor who meets your needs can take some time.
- ❑ If you go to a pediatrician, find out when you will have to switch to an adult doctor, and ask if your doctor can help you find a new doctor.
- ❑ Talk to your doctor's office staff to make sure your medical information is sent to your new doctor.
- ❑ Ask your new adult provider about the services they provide and their costs, as well as the insurance plans they accept.



### Resources You Can Use

- ▷ Got Transition's [Transition Readiness Assessment checklist](#) can help you identify needed health care skills to become more independent.
- ▷ Got Transition's [Dr. Right: The Right Way to Discuss Transition](#) video shows a young woman talking with her health care provider about her health care transition plan.

## DECISION-MAKING

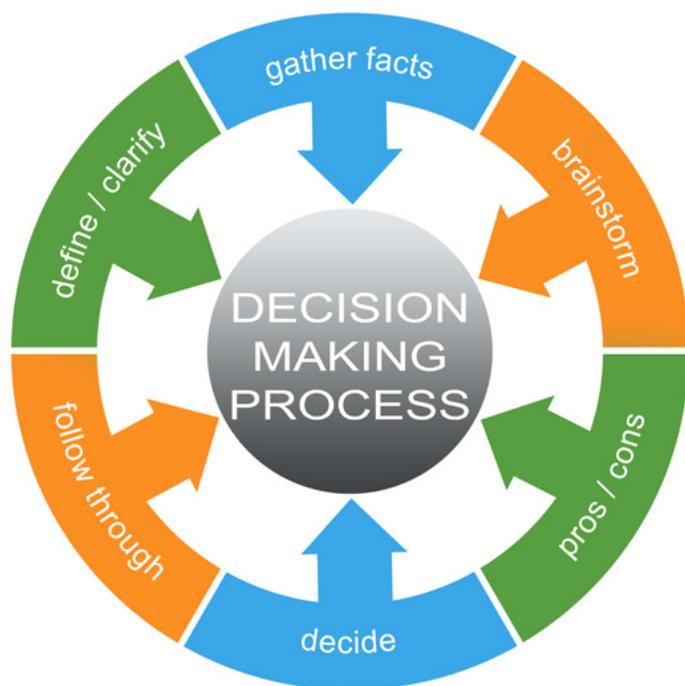
Decision-making is a skill that requires practice and a variety of experiences. Having this skill will allow you to choose the best course of action to take care of your health and well-being in partnership with your health care providers.

### What do I need to know?

- When you turn 18, you are in charge of making your own health care decisions and are also the only one that can access your medical information, unless other plans are made.
- If you want to have your family or others involved in making your health care decisions or knowing your medical information, you will need to give written permission to your health care providers.
- There are a range of options for assistance in decision-making after age 18, ranging from the least restrictive (signed consent form at doctor's office) to the most restrictive (legal guardianship). Another option to consider is supported decision-making, which allows you to direct your own health care with assistance from others whom you trust to help you understand and make decisions for yourself. It is best to consider these options well before age 18.
- If you need support with making health care decisions, become familiar with available resources as early as possible. Disability groups in your state can help guide you to free or inexpensive legal resources.

### Resources You Can Use

- ▷ Got Transition's [Resources on Guardianship and Decision-Making](#) provide tips and webinars about health care decision-making for youth with disabilities.
- ▷ The Department of Health and Human Services' Office for Civil Rights' [Sharing Health Information with Family Members and Friends](#) provides information about the Health Insurance Portability and Accountability Act of 1996 (HIPPA).
- ▷ The [Supported Decision-Making: An Agenda for Action](#) brief provides an overview of action steps, legal issues, policies and practices, and research issues to consider when providing people in need of support with individualized decision-making assistance.



## CAREER PLANNING AND MANAGEMENT

Career planning and management involves acquiring the job search skills needed to secure employment in a chosen career path, and to maximize your employability across the life span. It also involves the continued development of career readiness skills and the traits, work habits, and behaviors associated with a lifelong commitment to seeking new opportunities for gaining skills and experiences.

### What do I need to know?

- Understanding the role of your health when thinking about your career plans will help set you up for a successful transition into adulthood.
- It's good to have a variety of paid and unpaid work-based learning experiences, including part-time or summer jobs, community service, volunteer work, apprenticeships or internships. Having these experiences can help you learn about the types of careers that most interest you and about how to manage your health and/or need for reasonable accommodation in different employment situations.
- Telling someone you have a disability is a very personal decision. Knowing how and when disclosure will be most effective is something that takes thought and practice. Practicing with your friends and family will give you a chance to explore how to disclose your disability and request an accommodation, if needed.
- A great way to start your search for paid or unpaid work-based learning experience is to ask your friends and family if they know about opportunities that match your interests and will help you prepare for your dream career.
- Learn how to expand your network. When networking for the purpose of career development, this means talking with friends, family members, teachers, community leaders, and acquaintances about your goals, interests, and dreams.
- Everyone can work, if they have the right supports in place. In addition to financial benefits, including access to employer-based health insurance, work contributes to one's overall health by helping maintain physical and mental fitness.
- Many employers provide insurance as a job benefit. Employer-based health insurance is one of the most common ways people get health insurance as adults.
- Learn about the salary and benefits package before accepting a job offer. For example, some employers may offer health insurance only when you work 40 hours a week.
- If you receive Social Security benefits, talk to your benefits counselor about work incentive opportunities that allow you to keep your benefits while working.



## Resources You Can Use

- ▷ The [Individualized Learning Plans How-to Guide](#) provides career development activities and resources that can be used to prepare youth and young adults to identify a career goal that fits with their personal strengths and interests.
- ▷ The [Making the Move to Managing Your Own Personal Assistance Services \(PAS\): A Toolkit for Youth with Disabilities Transitioning to Adulthood toolkit](#) provides tips on how to better manage your own personal assistance services.
- ▷ The [My Next Move](#) website provides information to help you learn more about an industry or career of your choice.
- ▷ The [American Job Center, Workforce Recruitment Program, Pathways Program, Greater Washington Internship Coalition, Corporation for National and Community Service](#), and the [National Youth Transitions Resume Database & Job Listings](#) provide additional resources about work-based learning experiences.
- ▷ The [Mastering Soft Skills for Workplace Success](#) provides information on what soft skills youth and young adults need to get a job and advance in their career.
- ▷ The [411 on Disability Disclosure](#) and [Cyber Disclosure](#) provide tips and information to learn more about disability disclosure.
- ▷ The [Social Security Work Incentives](#) website provides information on work incentive programs for Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) beneficiaries.
- ▷ The [MyMoney.Gov](#) website provides tips on how to better manage your money.

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